

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Jason Andrew Palat
Debtor(s)

Bankruptcy Case No.: 17-20925-CMB
Related to Doc. No. 131
Chapter: 13
Docket No.: 132 – 131

**ORDER SETTING DATE CERTAIN
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this 28th of March, 2022, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

IT IS HEREBY ORDERED THAT:

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 5/12/22.** Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **6/28/22 at 11:00 AM at <https://www.zoomgov.com/j/>, Meeting ID: 161 4380 0191** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. **ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES**, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT www.pawb.uscourts.gov ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **5/12/22**.

Carlota M. Bohm
United States Bankruptcy Judge

cm: All Parties

In re:
Jason Andrew Palat
Debtor

Case No. 17-20925-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Mar 28, 2022

Form ID: 408v

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2022:

Recip ID	Recipient Name and Address
db	+ Jason Andrew Palat, 812 Hackberry Drive, Monroeville, PA 15146-1120
14394924	+ Allegheny Health Network, 320 East North Avenue, Pittsburgh, PA 15212-4756
14394925	+ Allegheny Radiology Associates, 320 East North Street, Pittsburgh, PA 15212-4756
14379231	+ BB&T, Attn: Bankruptcy Department, 6010 Golding Center Drive, Winston Salem, NC 27103-9815
14394926	+ Jeannette EMS Inc, 225 South 6th Street, Jeannette, PA 15644-3432
14379244	+ Kubota Credit Corporation, 1025 Northbrook Parkway, Suwanee, GA 30024-2967
14379245	M&T Credit Services, 1100 Worley Drive, Consumer Asset Management, 2nd Floor, Williamsville, NY 14221
14394927	+ Murrys ville Medic One, 3237 Sardis Road, Murrys ville, PA 15668-1230
14379248	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
14394928	#+ Persoma PC, 2540 Monroeville Boulevard, Monroeville, PA 15146-2329
14379246	+ Pnc Bank, Attn: Bankruptcy, 249 5th Avenue, Suite 30, Pittsburgh, PA 15222-2707
14379254	+ Target, C/O Financial & Retail Services, Mailstopn BT, PO Box 9475, Minneapolis, MN 55440-9475
14662423	UPMC East, PO Box 1123, Minneapolis MN 55440-1123
14394929	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14394930	+ UPMC Physician Services, PO Box 382046, Pittsburgh, PA 15250-0001

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 28 2022 23:41:28	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 28 2022 23:39:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bncmail@w-legal.com	Mar 28 2022 23:39:00	Synchrony Bank, c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132
14389184	Email/Text: ally@ebn.phinsolutions.com	Mar 28 2022 23:38:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14379229	+ Email/Text: ally@ebn.phinsolutions.com	Mar 28 2022 23:38:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14379230	+ Email/PDF: bncnotices@becket-lee.com	Mar 28 2022 23:41:20	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14669915	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 28 2022 23:39:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14379232	+ Email/Text: cms-bk@cms-collect.com	Mar 28 2022 23:39:00	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14379233	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Mar 28, 2022

Form ID: 408v

Total Noticed: 55

Case Number	Action	Recipient	Date/Time	Description
14395719	+ Email/Text: enotifications@santanderconsumerusa.com	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285	Mar 28 2022 23:41:35	
14379235	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275	Mar 28 2022 23:39:00	
14379236	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Citibank / Sears, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040	Mar 28 2022 23:41:30	
14379237	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Citibank North America, Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040	Mar 28 2022 23:41:39	
14667042	Email/Text: bnc-quantum@quantum3group.com	Comenity Bank / Gander Mountain, Po Box 182125, Columbus, OH 43218-2125	Mar 28 2022 23:39:00	
14379238	+ Email/Text: mrdiscen@discover.com	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657	Mar 28 2022 23:39:00	
14672101	+ Email/Text: kburkley@bernsteinlaw.com	Discover Financial, Po Box 3025, New Albany, OH 43054-3025	Mar 28 2022 23:38:00	
14379240	Email/Text: fnb.bk@fnfg.com	Duquesne Light Company, c/o Allison L. Carr., Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower., Pittsburgh, PA 15219-1945	Mar 28 2022 23:39:00	
14379239	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	First Niagara Bank, 6950 South Transit Road, Lockport, NY 14094	Mar 28 2022 23:39:00	
14379241	+ Email/Text: bankruptcy@huntington.com	First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363	Mar 28 2022 23:39:00	
14379242	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Huntington National Bank, Bankruptcy Notifications, Po Box 340996, Columbus, OH 43234-0996	Mar 28 2022 23:39:00	
14379234	Email/PDF: ais.chase.ebn@aisinfo.com	Hyundai Finance, Attn: Bankruptcy, Po Box 20809, Fountain City, CA 92728-0809	Mar 28 2022 23:41:34	
14379243	+ Email/Text: PBNCNotifications@peritussservices.com	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850	Mar 28 2022 23:38:00	
14412946	+ Email/Text: KubotaBKNotices@nationalbankruptcy.com	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043	Mar 28 2022 23:39:00	
14663308	+ Email/Text: bankruptcydpt@mcmcg.com	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013	Mar 28 2022 23:39:00	
14379247	Email/Text: Bankruptcy.Notices@pnc.com	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011	Mar 28 2022 23:38:00	
14652028	Email/Text: Bankruptcy.Notices@pnc.com	PNC Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222	Mar 28 2022 23:38:00	
14928197	Email/Text: Bankruptcy.Notices@pnc.com	PNC Bank, N.A., PO BOX 94982, Cleveland, OH 44101-0570	Mar 28 2022 23:38:00	
14737668	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101	Mar 28 2022 23:41:21	
14671926	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541	Mar 28 2022 23:41:38	
14379595	+ Email/PDF: rmscedi@recoverycorp.com	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541	Mar 28 2022 23:41:29	
14638809	Email/Text: bnc-quantum@quantum3group.com	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	Mar 28 2022 23:39:00	
14953619	+ Email/Text: bncmail@w-legal.com	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788	Mar 28 2022 23:39:00	
		SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132		

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Mar 28, 2022

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14379249	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 28 2022 23:39:00	Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275
14671102	+ Email/PDF: gecsedl@recoverycorp.com	Mar 28 2022 23:41:36	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14379250	+ Email/PDF: gecsedl@recoverycorp.com	Mar 28 2022 23:41:18	Synchrony Bank / Care Credit, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14379251	+ Email/PDF: gecsedl@recoverycorp.com	Mar 28 2022 23:41:26	Synchrony Bank / Guitar Center, Po Box 965064, Orlando, FL 32896-5064
14379252	+ Email/PDF: gecsedl@recoverycorp.com	Mar 28 2022 23:41:18	Synchrony Bank / JCPenneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14379253	+ Email/PDF: gecsedl@recoverycorp.com	Mar 28 2022 23:41:35	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
14632876	+ Email/Text: bncmail@w-legal.com	Mar 28 2022 23:39:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14379254	+ Email/Text: bncmail@w-legal.com	Mar 28 2022 23:39:00	Target, C/O Financial & Retail Services, Mailstopn BT, PO Box 9475, Minneapolis, MN 55440-9475
14791379	Email/PDF: bncnotices@becket-lee.com	Mar 28 2022 23:41:35	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Kubota Credit Corporation
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, N.A., P.O. Box 94982, Cleveland, OH 44101-4982
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*	eCAST Settlement Corporation, PO Box 29262, New York, NY 10087-9262
14415238	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14416887	*+	Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2022 at the address(es) listed

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Mar 28, 2022

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below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Kubota Credit Corporation bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Jason Andrew Palat dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor PNC BANK N.A. amps@manleydeas.com

TOTAL: 7